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Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey 401 Market Street Camden, NJ 08102

Case No.: 23-11819-ABA

Chapter: 13

Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Uzziel Prudencio–Palmero

406 United States Ave Clementon, NJ 08021

Social Security No.: xxx-xx-0507

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after August 4, 2025 for the reason(s) indicated below.

☑	Debtor has not filed a Certificate of Debtor Education proving compliance with the financial management course requirement for discharge.
□ mana	Joint debtor has not filed a Certificate of Debtor Education proving compliance with the financial agement course requirement for discharge.
V	Debtor has not filed a Certification in Support of Discharge certifying that all domestic support obligations due have been paid.
	Joint debtor has not filed a Certification in Support of Discharge certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 3, 2025

JAN: eag

Jeanne Naughton Clerk

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United States Bankruptcy Court District of New Jersey

Case No. 23-11819-ABA In re:

Uzziel Prudencio-Palmero Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Jul 03, 2025 Form ID: clsnodsc Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2025:

Recip ID Recipient Name and Address

Uzziel Prudencio-Palmero, 406 United States Ave, Clementon, NJ 08021-2645

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Recip ID smg	Notice Type: Email Address Email/Text: usani.njbankr@usdoi.gov	Date/Time	Recipient Name and Address
Sing	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 03 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg		Jul 03 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:

Andrew B Finberg

on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Andrew B Finberg

courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Denise E. Carlon

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on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jennifer R. Gorchow

on behalf of Trustee Andrew B Finberg jgorchow@standingtrustee.com

John D. DiCiurcio

on behalf of Debtor Uzziel Prudencio-Palmero diciurciowmpa@aol.com

Joni L. Gray

on behalf of Trustee Andrew B Finberg jgray@standingtrustee.com jgrayecf@gmail.com;grayjr39848@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8